

**United States Bankruptcy Court  
Northern District of Illinois**

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Williams, Charles E</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Williams, Camelia T</b>
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-3460</b>	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-1900</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>7737 S Paulina Chicago, IL 60620</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>7737 S Paulina Chicago, IL 60620</b>
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business: <b>Cook</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue** (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

<p><b>Type of Debtor</b> (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad  <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker  <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>	<p><b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>
<p><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>	<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.)            Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>
<p><b>Chapter 11 Small Business</b> (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101  <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>	<p>*** <b>Lorraine M. Greenberg</b> ARDC No.: 03129023 ***</p>

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Document	Name of Debtor(s) <b>Williams, Charles E</b> <b>Williams, Camelia T</b>	FORM B1, Page 2	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)					
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:			
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)					
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
<b>Signatures</b>					
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ Charles E Williams</b>  Signature of Debtor <b>Charles E Williams</b></p> <p><b>X /s/ Camelia T Williams</b>  Signature of Joint Debtor <b>Camelia T Williams</b></p> <p>Telephone Number (If not represented by attorney)  <b>August 31, 2005</b>  Date</p> <p><b>Signature of Attorney</b>  <b>X /s/ Lorraine M. Greenberg ARDC No.:</b>  Signature of Attorney for Debtor(s)  <b>Lorraine M. Greenberg ARDC No.: 03129023</b>  Printed Name of Attorney for Debtor(s)  <b>Lorraine Greenberg and Associates, LLC</b>  Firm Name  <b>20 E. Jackson Blvd.</b>  <b>Suite 800</b>  <b>Chicago, IL 60604</b>  Address  <b>Email: Igreenberg@greenberglaw.net</b>  <b>312-408-0007 Fax: 312-427-8543</b>  Telephone Number  <b>August 31, 2005</b>  Date</p> <p><b>Signature of Debtor (Corporation/Partnership)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b>  Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>					<p><b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <p><b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><b>X /s/ Lorraine M. Greenberg ARDC No. August 31, 2005</b>  Signature of Attorney for Debtor(s) Date  <b>Lorraine M. Greenberg ARDC No.: 03129023</b></p> <p><b>Exhibit C</b>  Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p> <p><b>Signature of Non-Attorney Petition Preparer</b>  I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number (Required by 11 U.S.C. § 110(c.))</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><b>X</b>  Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>

United States Bankruptcy Court  
Northern District of Illinois

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	124,000.00		
B - Personal Property	Yes	3	24,075.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		109,865.50	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		35,883.72	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,026.09
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,056.01
Total Number of Sheets of ALL Schedules		19			
	Total Assets		148,075.00		
		Total Liabilities		145,749.22	

In re

**Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE A. REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>single family home purchased in 1987; refinanced in 1996 Location: 7737 S Paulina, Chicago IL</b>	<b>Homestead</b>	<b>J</b>	<b>124,000.00</b>	<b>87,000.00</b>

Sub-Total > **124,000.00** (Total of this page)

Total > **124,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>cash on hand</b>	<b>J</b>	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>household goods and furnishings, computer, washer, dryer, stove, fridge, tv, table, chairs, beds, dressers, stereo</b>	<b>J</b>	<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>books</b>	<b>J</b>	<b>50.00</b>
6. Wearing apparel.		<b>necessary personal clothing; bible; textbooks; pictures</b>	<b>J</b>	<b>500.00</b>
7. Furs and jewelry.		<b>bracelets, rings, earrings, necklace, watch</b>	<b>J</b>	<b>500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>various sports equipment</b>	<b>J</b>	<b>100.00</b>
		<b>miscellaneous household tools</b>	<b>J</b>	<b>150.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>term life insurance policy</b>	<b>J</b>	<b>0.00</b>
Sub-Total > (Total of this page)				<b>3,900.00</b>

2 continuation sheets attached to the Schedule of Personal Property

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total >  
(Total of this page)

**0.00**

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2002 Ford Focus (34,135 miles)</b>	J	<b>9,375.00</b>
		<b>1999 Chevrolet Van (72,000 miles)</b>	J	<b>10,800.00</b>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **20,175.00**  
(Total of this page)  
Total > **24,075.00**

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Charles E Williams,  
Camelia T Williams** Case No. \_\_\_\_\_

Debtors

## **SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

*[Check one box]*

11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.  
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Real Property</b>			
single family home purchased in 1987; refinanced in 1996 Location: 7737 S Paulina, Chicago IL	735 ILCS 5/12-901	15,000.00	124,000.00
<b>Cash on Hand</b>			
cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00
<b>Household Goods and Furnishings</b>			
household goods and furnishings, computer, washer, dryer, stove, fridge, tv, table, chairs, beds, dressers, stereo	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
books	735 ILCS 5/12-1001(a)	50.00	50.00
<b>Wearing Apparel</b>			
necessary personal clothing; bible; textbooks; pictures	735 ILCS 5/12-1001(a)	500.00	500.00
<b>Furs and Jewelry</b>			
bracelets, rings, earrings, necklace, watch	735 ILCS 5/12-1001(b)	500.00	500.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
various sports equipment	735 ILCS 5/12-1001(b)	100.00	100.00
<b>miscellaneous household tools</b>			
miscellaneous household tools	735 ILCS 5/12-1001(b)	150.00	150.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2002 Ford Focus (34,135 miles)	735 ILCS 5/12-1001(c)	1,200.00	9,375.00
1999 Chevrolet Van (72,000 miles)	735 ILCS 5/12-1001(c)	1,200.00	10,800.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re

Charles E Williams,  
Camelia T Williams

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 5890002905834			Second Mortgage					
EMC Mortgage Corporation P.O. Box 141358 909 Hidden Ridge Drive, Suite 200 Irving, TX 75014-1358	J		single family home purchased in 1987; refinanced in 1996 Location: 7737 S Paulina, Chicago IL					
			Value \$ 124,000.00				31,000.00	0.00
Account No. 31472054			Purchase Money Security					
Ford Motor Credit PO Box 542000 Omaha, NE 68154	J		2002 Ford Focus (34,135 miles)					
			Value \$ 9,375.00				10,625.50	1,250.50
Account No. 31472054			Purchase Money Security					
GMAC PO box 542000 Omaha, NE 68154	J		1999 Chevrolet Van (72,000 miles)					
			Value \$ 10,800.00				12,240.00	1,440.00
Account No. 1508017140347			First Mortgage					
Washington Mutual Home 324 W Evans Street Florence, SC 29501	J		single family home purchased in 1987; refinanced in 1996 Location: 7737 S Paulina, Chicago IL					
			Value \$ 124,000.00				56,000.00	0.00
0 continuation sheets attached				Subtotal (Total of this page)			109,865.50	
				Total (Report on Summary of Schedules)			109,865.50	

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re

Charles E Williams,  
Camelia T Williams

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 4868880			Opened 8/01/03 Collection Oak Lawn Mri Imag				285.00
Accounts Receivable Mg 155 Mid Atlantic Parkway Thorofare, NJ 08086		W					
Account No. 1020885014690049			Opened 1/01/02 Last Active 4/25/05				
American General Finan 2313 W 95th St Chicago, IL 60643		W					558.00
Account No. 4710771918			Opened 6/01/00 Last Active 8/16/05				
Bp/Citi Po Box 6003 Hagerstown, MD 21747		J					268.00
Account No. 412174161075			Opened 10/01/99 Last Active 1/26/04 Judgement 05 M1 150948				
Cap One Bank c/o Blatt Hassenmiller 125 S Wacker Drive Ste 400 Chicago, IL 60606		W					843.00
6 continuation sheets attached				Subtotal (Total of this page)			1,954.00

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
					W
Account No. <b>530758205025</b>  <b>Cap One Bk c/o NCO Financial PO Box 41417 Philadelphia, PA 19101</b>		Opened 9/01/01 Last Active 2/11/04			1,241.00
Account No. <b>529115212748</b>  <b>Capital One c/o Arrow Financial PO Box 1206 Oaks, PA 19456</b>		Opened 1/01/02 Last Active 1/26/04			991.48
Account No. <b>6035320076616620</b>  <b>Cbusa Po Box 9714 Gray, TN 37615</b>	J	Opened 9/01/01 Last Active 7/13/05 ChargeAccount			329.00
Account No. <b>274709298</b>  <b>Cingular c/o AFNI 404 Brock Drive, P.O. Box 3427 Bloomington, IL 61702-3427</b>	J	services			2,770.72
Account No. <b>143799901</b>  <b>Commonwealth Financial 120 N Keyser Ave Scranton, PA 18504</b>	H	Opened 6/01/04 Collection Education Direct			51.00
Sheet no. <b>1</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<b>5,383.20</b>

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>422709749001</b>			Opened 8/01/00 Last Active 10/29/04 ChargeAccount				
<b>Cross Country Bank Po Box 15371 Wilmington, DE 19850</b>	W						<b>713.00</b>
Account No. <b>79450119001964109</b>			Opened 8/01/02 Last Active 4/08/05 ChargeAccount				
<b>Dell Financial Svcs/Ci 12234 N Ih 35 Sb Bldg B Austin, TX 78754</b>	W						<b>2,252.00</b>
Account No. <b>3494434602</b>			Opened 4/05/03 Last Active 7/30/03 Educational				
<b>Direct Loan Svc System 501 Bleeker Street Utica, NY 13502</b>	H						<b>2,437.00</b>
Account No. <b>8393512</b>			Opened 6/01/05 Collection Sbc				
<b>Encore Receivable Mana 400 N Rogers Rd Olathe, KS 66062</b>	W						<b>170.00</b>
Account No. <b>80500516017318862</b>			Opened 7/01/98 Last Active 3/15/05 ChargeAccount				
<b>Fingerhut Credit Advan 16 Mcleland Rd Saint Cloud, MN 56303</b>	H						<b>340.00</b>
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>5,912.00</b>

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>5178007021834825</b>		Opened 10/01/01 Last Active 8/07/05				
<b>First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104</b>	H					<b>450.00</b>
Account No. <b>5480420008398537</b>		Opened 11/01/00 Last Active 11/12/04 ChargeAccount				
<b>Hsbc Nv 1441 Schilling PI Salinas, CA 93901</b>	H					<b>2,769.00</b>
Account No. <b>2000059182</b>		Opened 1/01/96 Last Active 7/14/05				
<b>Hsbc Nv 1441 Schilling PI Salinas, CA 93901</b>	W					<b>939.00</b>
Account No. <b>4361451300774536</b>		Opened 7/01/04 Last Active 10/30/03				
<b>Lvnv Funding Po Box 740281 Houston, TX 77274</b>	H					<b>4,033.00</b>
Account No. <b>1150105704805</b>		Opened 4/01/05 Last Active 9/01/04				
<b>Lvnv Funding Po Box 740281 Houston, TX 77274</b>	H					<b>3,858.00</b>
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>12,049.00</b>

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. <b>4120613011220990</b>		Opened 9/01/00 Last Active 5/02/05				
<b>Merrick Bank Po Box 5000 Draper, UT 84020</b>	H					<b>1,068.00</b>
Account No. <b>8509554768</b>		Opened 12/01/04				
<b>Midland Credit Mgmt 4310 E Broadway Rd Phoenix, AZ 85040</b>	W					<b>1,112.00</b>
Account No. <b>650001311</b>		Opened 9/25/87 Last Active 7/28/05				
<b>Peoples Energy 130 E Randolph Chicago, IL 60601</b>	W					<b>175.00</b>
Account No. <b>0500758174</b>		Opened 4/01/01 Last Active 3/31/04 ChargeAccount				
<b>Providian Financial Po Box 9180 Pleasanton, CA 94566</b>	H					<b>2,853.00</b>
Account No. <b>2400408119</b>		Opened 9/01/01 Last Active 6/09/04 ChargeAccount				
<b>Providian Financial 4900 Johnson Dr Pleasanton, CA 94588</b>	W					<b>1,657.00</b>
Sheet no. <b>4</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>6,865.00</b>

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>1220673063</b>			Opened 6/01/00 Last Active 6/12/03 ChargeAccount				
<b>Spiegel 101 Crossway Park West Woodbury, NY 11797</b>	H						<b>61.00</b>
Account No. <b>0169325294</b>							
<b>Sprint c/o Allied Interstate 3000 Corporate Interstate Columbus, OH 43231</b>	J						<b>440.52</b>
Account No.			notice only				
<b>Stokes &amp; Clinton Victoria Secret PO Box 991801 Mobile, AL 36691</b>	J						<b>0.00</b>
Account No. <b>3494434602</b>			Opened 4/01/03 Educational				
<b>Us Dept Of Education 501 Bleecker St Utica, NY 13501</b>	H						<b>2,437.00</b>
Account No. <b>254450591</b>			Opened 1/01/03 Last Active 12/27/04 ChargeAccount				
<b>Wfnnb/Victorias Secret Po Box 182128 Columbus, OH 43218</b>	W						<b>195.00</b>
Sheet no. <b>5</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>3,133.52</b>

In re **Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No. <b>6035251043004204</b>			Opened 1/01/02 Last Active 7/13/05 ChargeAccount				
Zale/Cbusa Po Box 9714 Gray, TN 37615	H						<b>587.00</b>
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <b>6</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>587.00</b>
				Total (Report on Summary of Schedules)			<b>35,883.72</b>

In re

**Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re

**Charles E Williams,  
Camelia T Williams**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

---

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

---

In re Charles E Williams  
Camelia T Williams

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Married	Daughter Grandson	22 4
<b>EMPLOYMENT</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	janitor	clerical supervisor
Name of Employer	HSA Commercial	UIC
How long employed	25 years	25 years
Address of Employer	1526 E 55th Street Chicago, IL 60615	601 S. Morgan Street Chicago, IL 60608

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ 3,516.93	\$ 2,969.81
\$ 0.00	\$ 0.00

**SUBTOTAL**

\$ 3,516.93	\$ 2,969.81
-------------	-------------

#### LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$ 736.28	\$ 348.12
b. Insurance	\$ 0.00	\$ 85.93
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify) <u>mandatory retirement</u>	\$ 0.00	\$ 237.58
<u>parking</u>	\$ 0.00	\$ 52.74

#### SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 736.28	\$ 724.37
-----------	-----------

#### TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,780.65	\$ 2,245.44
-------------	-------------

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

Social security or other government assistance

\$ 0.00	\$ 0.00
---------	---------

(Specify) \_\_\_\_\_

\$ 0.00	\$ 0.00
---------	---------

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

\$ 0.00	\$ 0.00
---------	---------

(Specify) \_\_\_\_\_

\$ 0.00	\$ 0.00
---------	---------

#### TOTAL MONTHLY INCOME

\$ 2,780.65	\$ 2,245.44
-------------	-------------

TOTAL COMBINED MONTHLY INCOME \$ 5,026.09

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **Charles E Williams**  
**Camelia T Williams**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$ <b>733.17</b>
Are real estate taxes included?	Yes <u>X</u>	No _____
Is property insurance included?	Yes <u>X</u>	No _____
Utilities:		
Electricity and heating fuel		\$ <b>350.00</b>
Water and sewer		\$ <b>100.00</b>
Telephone		\$ <b>125.00</b>
Other <u>See Detailed Expense Attachment</u>		\$ <b>274.00</b>
Home maintenance (repairs and upkeep)		\$ <b>100.00</b>
Food		\$ <b>634.00</b>
Clothing		\$ <b>200.00</b>
Laundry and dry cleaning		\$ <b>90.00</b>
Medical and dental expenses		\$ <b>100.00</b>
Transportation (not including car payments)		\$ <b>400.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <b>100.00</b>
Charitable contributions		\$ <b>217.00</b>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ <b>0.00</b>
Life		\$ <b>68.00</b>
Health		\$ <b>0.00</b>
Auto		\$ <b>172.00</b>
Other		\$ <b>0.00</b>
Taxes (not deducted from wages or included in home mortgage payments)		\$ <b>0.00</b>
(Specify) _____		
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto		\$ <b>0.00</b>
Other <u>second mortgage</u>		\$ <b>292.84</b>
Other		\$ <b>0.00</b>
Other		\$ <b>0.00</b>
Alimony, maintenance, and support paid to others		\$ <b>0.00</b>
Payments for support of additional dependents not living at your home		\$ <b>0.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <b>0.00</b>
Other <u>grooming</u>		\$ <b>100.00</b>
Other _____		\$ <b>0.00</b>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$ 4,056.01</b>
<b>[FOR CHAPTER 12 AND 13 DEBTORS ONLY]</b>		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income		\$ <b>5,026.09</b>
B. Total projected monthly expenses		\$ <b>4,056.01</b>
C. Excess income (A minus B)		\$ <b>970.08</b>
D. Total amount to be paid into plan each	<b>Monthly</b> (interval)	\$ <b>970.00</b>

In re **Charles E Williams**  
**Camelia T Williams**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>cell phones</b>	\$	<b>124.00</b>
<b>cable; internet</b>	\$	<b>150.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>274.00</b>

**United States Bankruptcy Court  
Northern District of Illinois**

In re Charles E Williams  
Camelia T Williams

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date August 31, 2005

Signature /s/ Charles E Williams  
**Charles E Williams**  
Debtor

Date August 31, 2005

Signature /s/ Camelia T Williams  
**Camelia T Williams**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of Illinois

In re **Charles E Williams**  
**Camelia T Williams**

Debtor(s)

Case No.  
Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
<b>\$55,000.00</b>	<b>YTD</b>
<b>\$64,000.00</b>	<b>2004</b>
<b>\$57,854.00</b>	<b>2003</b>

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

**3. Payments to creditors**

None  a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Capital One Bank v. Camelia Williams</b> <b>05 M1 150948</b>	<b>collections</b>	<b>Circuit Court of Cook County Chicago, Illinois</b>	<b>pending</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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#### 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Lorraine Greenberg &amp; Associates LLC</b> <b>20 E Jackson Blvd.</b> <b>Suite 800</b> <b>Chicago, IL 60604</b>	<b>8/2005</b>	<b>\$194.00 filing fee paid, \$2200.00 to be requested through plan.</b>

#### 10. Other transfers

None  List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

None

■ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None

■ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None

■ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None

■ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None

■ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None

■ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None  a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 31, 2005

Signature /s/ Charles E Williams  
**Charles E Williams**  
Debtor

Date August 31, 2005

Signature /s/ Camelia T Williams  
**Camelia T Williams**  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court**

Northern District of Illinois

In re **Charles E Williams**  
**Camelia T Williams**

Debtor(s)

Case No.

Chapter

13**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>2,200.00</u>
Prior to the filing of this statement I have received.....	\$ <u>0.00</u>
Balance Due.....	\$ <u>2,200.00</u>

2. The source of the compensation paid to me was:

Debtor  Other (specify):

3. The source of compensation to be paid to me is:

Debtor  Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **none**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 31, 2005/s/ **Lorraine M. Greenberg** ARDC No.:**Lorraine M. Greenberg** ARDC No.: 03129023**Lorraine Greenberg and Associates, LLC****20 E. Jackson Blvd.****Suite 800****Chicago, IL 60604****312-408-0007 Fax: 312-427-8543****lgreenberg@greenberglaw.net**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES *[Check one option.]*

Option A: flat fee through confirmation

1a. *Pre-confirmation services.* Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ 2,200.00. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for pre-confirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1b. *Post-confirmation services.* Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

Option B: flat fee through case closing

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ N/A. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date:

August 31, 2005

**Total fee to be paid for attorney's services: \$ 2,200.00**  
**(Do not sign if this line is blank.)**

Signed:

/s/ Charles E Williams

Charles E Williams

/s/ Camelia T Williams

Camelia T Williams

Debtor(s)

/s/ Lorraine M. Greenberg ARDC No.:

Lorraine M. Greenberg ARDC No.: 03129023

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

/s/ Charles E Williams

Debtor's Signature

/s/ Camelia T Williams

Joint Debtor's Signature

August 31, 2005

Date

Case Number

**United States Bankruptcy Court  
Northern District of Illinois**

In re

**Charles E Williams  
Camelia T Williams**

Debtor(s)

Case No.  
Chapter

**13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: August 31, 2005

/s/ Charles E Williams

**Charles E Williams**

Signature of Debtor

Date: August 31, 2005

/s/ Camelia T Williams

**Camelia T Williams**

Signature of Debtor

Accounts Receivable Mg  
155 Mid Atlantic Parkway  
Thorofare, NJ 08086

American General Finan  
2313 W 95th St  
Chicago, IL 60643

Bp/Citi  
Po Box 6003  
Hagerstown, MD 21747

Cap One Bank  
c/o Blatt Hassenmiller  
125 S Wacker Drive Ste 400  
Chicago, IL 60606

Cap One Bk  
c/o NCO Financial  
PO Box 41417  
Philadelphia, PA 19101

Capital One  
c/o Arrow Financial  
PO Box 1206  
Oaks, PA 19456

Cbusa  
Po Box 9714  
Gray, TN 37615

Cingular  
c/o AFNI  
404 Brock Drive, P.O. Box 3427  
Bloomington, IL 61702-3427

Commonwealth Financial  
120 N Keyser Ave  
Scranton, PA 18504

Cross Country Bank  
Po Box 15371  
Wilmington, DE 19850

Dell Financial Svcs/Ci  
12234 N Ih 35 Sb Bldg B  
Austin, TX 78754

Direct Loan Svc System  
501 Bleeker Street  
Utica, NY 13502

EMC Mortgage Corporation  
P.O. Box 141358  
909 Hidden Ridge Drive, Suite 200  
Irving, TX 75014-1358

Encore Receivable Mana  
400 N Rogers Rd  
Olathe, KS 66062

Fingerhut Credit Advan  
16 Mcleland Rd  
Saint Cloud, MN 56303

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Ford Motor Credit  
PO Box 542000  
Omaha, NE 68154

GMAC  
PO box 542000  
Omaha, NE 68154

HSBC Nv  
1441 Schilling Pl  
Salinas, CA 93901

Lvnv Funding  
Po Box 740281  
Houston, TX 77274

Merrick Bank  
Po Box 5000  
Draper, UT 84020

Midland Credit Mgmt  
4310 E Broadway Rd  
Phoenix, AZ 85040

Peoples Energy  
130 E Randolph  
Chicago, IL 60601

Providian Financial  
Po Box 9180  
Pleasanton, CA 94566

Providian Financial  
4900 Johnson Dr  
Pleasanton, CA 94588

Spiegel  
101 Crossway Park West  
Woodbury, NY 11797

Sprint  
c/o Allied Interstate  
3000 Corporate Interstate  
Columbus, OH 43231

Stokes & Clinton  
Victoria Secret  
PO Box 991801  
Mobile, AL 36691

Us Dept Of Education  
501 Bleecker St  
Utica, NY 13501

Washington Mutual Home  
324 W Evans Street  
Florence, SC 29501

Wfnb/Victorias Secret  
Po Box 182128  
Columbus, OH 43218

Zale/Cbusa  
Po Box 9714  
Gray, TN 37615